UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WISCONSIN

IN RE:

Jennifer McKinney Israel R. McKinney Debtors. Case No. 22-11558

EVIDENTIARY AFFIDAVIT IN SUPPORT OF FINDING OF DEFAULT

STATE OF WISCONSIN

) SS

COUNTY OF LA CROSSE)

- I, Dean Chady, first being duly sworn on oath states the following:
- I am employed with the creditor, Marine Credit Union, in the capacity of Director of Lending Administration. I have personal knowledge of and am familiar with the loan files of the debtors, McKinney, in the subject transaction and am authorized to make this affidavit.
- 2. On February 2, 2023 the creditor, Marine Credit Union, and Debtors, McKinney, entered into a stipulation resolving the Creditor's Motion for Relief of Automatic Stay. The debtors agreed to make certain payments to creditor as set forth in the stipulation. On February 22, 2023 the Honorable Rachel M. Blise entered an Order denying the Motion for Relief of Automatic Stay based upon the stipulation and terms therein.
- 3. I have reviewed the loan payment history for the debtors, McKinney. As of today the debtors have failed to comply with the terms of the stipulation by failing to pay the following installments: \$3,000.17 due February 5, 2023 and \$4,507.17 due March 5, 2023. The debtors are currently in default for the amount of \$7,507.34.
- 4. In accordance with the stipulation terms in the event of a payment default by debtors this creditor is permitted to submit an affidavit of default with a proposed order granting to Marine Credit Union relief from the automatic stay thereby permitting this Creditor to exercise its right to foreclosure its interest in the Debtors' property located at W5441 Innsbruck Road, West Salem, WI ("Property"). Attached is a true and correct copy of the debtor's payment history for the last 6 months.
- 5. That this affidavit is made in support of creditor's request that an Order be issued granting to Marine Credit Union relief from the automatic stay.

Subscribed to and sworn

to before me this 8th day of March, 2023.

Notary Public, County of La Crosse,

State of Wisconsin, My Commission expires: 6/5/2024

By:

Dean Chady